

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN THE APPLICATION OF:

APPLICANT : ED BLANCH

SERIAL NO. : Unassigned

ART UNIT: Unassigned

FILED : Herewith

EXAMINER: Unassigned

FOR : WEB-BASED MORTGAGE BROKER APPLICATION

ASSISTANT COMMISSIONER OF PATENTS
WASHINGTON, DC 20231

Sir:

INFORMATION DISCLOSURE STATEMENT

35 U.S.C. 6; 37 C.F.R. 1.97; 1.98

Submitted herewith are copies of related art domestic patents, foreign patents and/or publications identified and discussed in the specification of the above identified application under the heading: "DESCRIPTION OF THE RELATED ART." These are identified on the attached PTO-1449 form.

The discussion of these related art patents and/or publications in the attached specification is believed to satisfy the duty to disclose requirements as set forth in the above identified statute and rules.

Respectfully submitted,



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RCL:swk



FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE CITATION IN AN APPLICATION (Use several sheets if necessary)	ATTY. DOCKET NO. 20319.00	SERIAL NO. 1002 U.S. PTO 10/054894 01/25/02
	APPLICANT Blanch	
	FILING DATE Herewith	GROUP

U.S. PATENT DOCUMENTS

Examiner Initials	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE if appropriate
	5,644,726	07/1997	Oppenheimer	395	238	03/1990
	5,963,952	10/1999	Smith	707	102	07/1997
	5,991,745	11/1999	Kiritz	705	38	01/1997
	6,012,047	01/2000	Mazonas et al.	705	38	11/1995
	6,016,482	01/2000	Molinari et al.	705	35	01/1996
	6,112,190	08/2000	Fletcher et al.	705	38	08/1997
	6,269,347	07/2001	Berger	705	38	11/1998

FOREIGN PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation YES NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.